

APR 05 2006

I hereby certify that I have reasonable basis to expect that this correspondence is being transmitted by facsimile addressed to: Commissioner for Patents, PO Box 1450, Alexandria VA 22313-1450 via fax 571-273-8300 on :

April 5-2006
Stephanie Harlin

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 09/816,905
(Attorney Docket No. GP-301003)

Filed March 26, 2001

David E. Creamer et al.

Group 3624

COMMERCIAL MORTGAGE
CLOSING PROCESS

Examiner Kyle, Charles R

AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria VA 22313-1450

In response to the Final Office Action mailed February 7, 2006 please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.